

In re:
James F. Bareis
Debtor

Case No. 19-12579-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 21, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 14

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2024:

| Recip ID | Recipient Name and Address |
|----------|------------------------------------------------------------------|
| db | + James F. Bareis, 732 N. Limekiln Pike, Chalfont, PA 18914-1507 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|-------------------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| smg | Email/Text: megan.harper@phila.gov | Jun 22 2024 07:08:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | EDI: PENNDEPTREV | Jun 22 2024 04:05:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 22 2024 07:08:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14326057 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 22 2024 07:08:00 | Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919 |
| 14330737 | + Email/Text: RASEBN@raslg.com | Jun 22 2024 07:08:00 | Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14320144 | EDI: DISCOVER | Jun 22 2024 04:05:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14311656 | EDI: IRS.COM | Jun 22 2024 04:05:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14345493 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 22 2024 07:10:18 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14346291 | EDI: Q3G.COM | Jun 22 2024 04:05:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14372886 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jun 22 2024 07:08:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 14327058 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Jun 22 2024 07:08:00 | Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 14559571 | Email/PDF: bncnotices@becket-lee.com | Jun 22 2024 07:10:22 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14311665 | + Email/Text: dbogucki@trumark.org | Jun 22 2024 07:08:00 | Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, |

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14331569

EDI: USBANKARS.COM

PA 19034-2701

Jun 22 2024 04:05:00

U.S. Bank NA dba Elan Financial Services,
Bankruptcy Department, PO Box 108, St. Louis
MO 63166-0108

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---------------------------------------------------------------------------------|
| 14489969 | ##+ | Michael J. McCrystal, Esquire, 151 Main Sttreet, Suite A, Emmaus, PA 18049-4026 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| DENISE ELIZABETH CARLON | on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com |
| KEVIN G. MCDONALD | on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com |
| KEVIN S. FRANKEL | on behalf of Creditor SPECIALIZED LOAN SERVICING LLC pa-bk@logs.com |
| KRISTEN D. LITTLE | on behalf of Creditor SPECIALIZED LOAN SERVICING LLC KRLITTLE@FIRSTAM.COM |
| MICHAEL J. MCCRYSTAL | on behalf of Debtor James F. Bareis mccrystallaw@gmail.com sueparalegal@gmail.com;mccrystal.mikeb130939@notify.bestcase.com;mccrystal.mikeb130939@notify-prod.bestcase.com |
| MICHAEL JOHN CLARK | on behalf of Creditor SPECIALIZED LOAN SERVICING LLC mclark@squirelaw.com |
| POLLY A. LANGDON | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com |
| ROGER FAY | on behalf of Creditor Bank of America N.A. rfay@alaw.net, bkecf@milsteadlaw.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| Scott F Waterman | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

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TOTAL: 11

Information to identify the case:

Debtor 1

James F. Bareis

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4618

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 19-12579-amc

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James F. Bareis

6/20/24**By the court:** Ashely M. Chan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.